HOUSING MARKET INFORMATION

HOUSING NOW
Ontario Region

CANADA MORTGAGE AND HOUSING CORPORATION

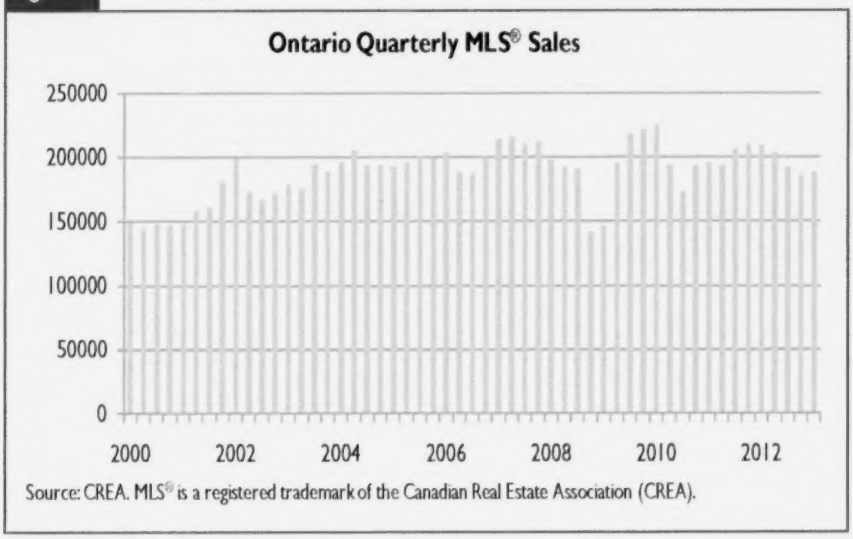
Date Released: Second Quarter 2013

Resale Market

Ontario home sales stabilize in Q1

For the first time in five quarters, Ontario existing home sales stabilized during the early months of 2013. Ontario existing home sales peaked in March 2012 and have been trending lower since. Lower discounted mortgage rates pulled sales forward as rates enticed many prospective buyers into the housing market during the early months of 2011 and 2012. Home ownership costs have subsequently been rising – dampening housing demand further. Also, job growth across the province has been modest versus the rest of the country. This encouraged more out-migration over the past year which further dampened resale demand.

Figure 1



Source: CREA. MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

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Ontario home listings dropped for a third consecutive quarter to the end of March 2013. Listings did not hold up as well as sales helping establish a floor for prices. Colder than normal weather and less upward pressure in prices discouraged vendors from putting homes up for sale. Based on the balance between demand and supply, row and apartment housing remained well supplied while single and semi detached housing experienced less accommodating supply conditions. Thunder Bay was the hottest market in the latest month due in large part to lack of supply options. Hamilton and Barrie are centers whose markets have tightened alongside Oshawa thanks to incoming demand from households bypassing the more expensive GTA market. Meanwhile, the GTA and eastern Ontario regions were the coolest markets during the first quarter.

Ontario home prices grew above the general rate of inflation during the first quarter despite the presence of balanced market conditions. This suggests that compositional factors were more at play than real factors. This is evidenced by the fact that mid to higher end home sales continue to dominate as a share of the entire market. This is consistent with tighter market conditions for singles and semi-detached housing in some major markets. Home prices peaked in April of 2012 and have trended lower since although prices appear to have troughed during the fourth quarter. Constant quality home price indices from the Canadian Real Estate Association indicate some growth in the first quarter - further confirming a trough in prices. Ontario`s tightest resale markets, posted the strongest price gains in early 2013 with Thunder Bay leading the way.

New Home Market

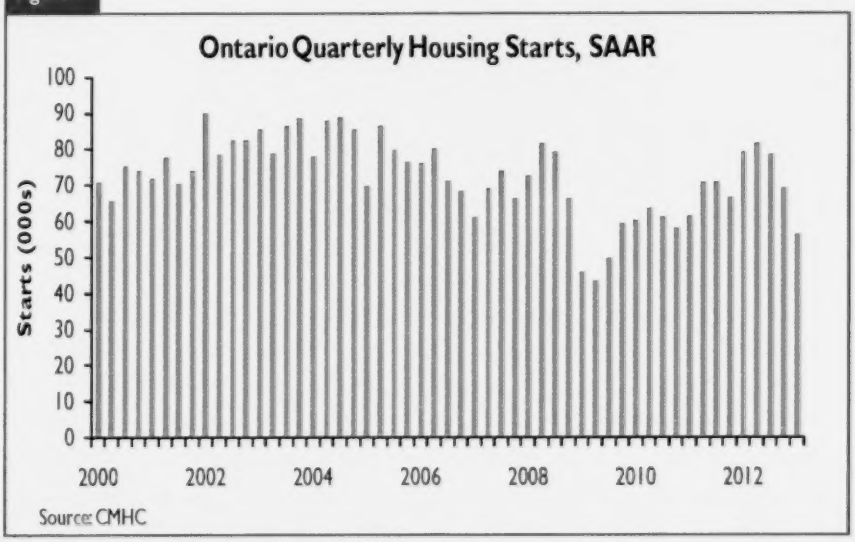
Housing starts slow in early 2013

Ontario residential construction declined for a third consecutive quarter in early 2013. Most of the weakness was concentrated in the multi-family home sector while singles posted modest declines. Modest job growth, better supplied resale markets and high level of units under construction dampened momentum in the residential construction sector since the spring of last year. Residential construction has declined most in Kitchener, Kingston and Windsor while holding up better in Barrie, Thunder Bay and St. Catharines-Niagara.

Multi-family home construction, led by the apartment sector, reached its highest annual level since 1977 last year. Rising home prices and fewer lots available for low-rise construction supported demand for less expensive higher density housing. In addition, low interest rates, lower rental vacancy rates and less purpose-built rental construction enticed more investors into the marketplace and boosted investment demand for apartment units in the past few years. Some of these units that were purchased in recent years commenced construction in 2012. However, since April of 2012, construction of multi-family housing has trended lower. More accommodating conditions for resale apartment housing and high pre-construction inventories moderated construction activity. Also a high apartment unit count under construction has generated labour capacity constraints and tempered new projects from breaking ground.

Single detached construction declined for a third consecutive quarter although remained more stable versus the multi-family sector. Lower density construction activity has remained more stable largely due to tighter resale market conditions for this type of housing. Also, new home inventories for detached housing has drifted lower thanks in large part to limited land available for this type of construction. Demographic trends over time suggest an aging

Figure 1



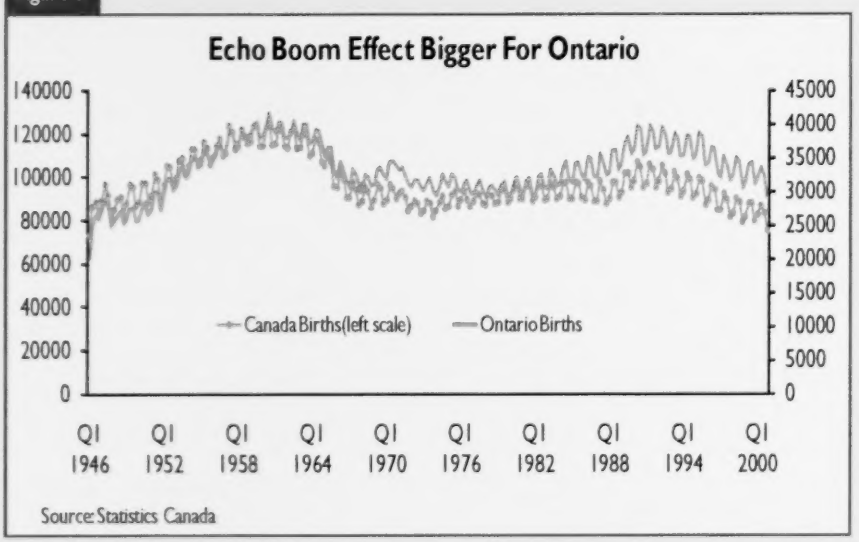
population and smaller households are less supportive of new detached construction.

The growth in new home prices has slowed through the course of 2012 and into the first few months of 2013. Modest income growth across the province, rising new home inventories for selected dwelling types, combined with more modest price gains in the resale market discouraged builders from being overly aggressive in pricing.

First Time Buying Activity Has Paused – For How Long?

For a good part of a decade, housing demand in the province of Ontario has been led by end users buying a home for the first time. Low mortgage carrying costs, decent job growth and pent-up demand from the 1990s helped fuel first time buying activity. However, the pool of first time buyers has shrunk since 2010, largely due to slower job growth and higher home ownership costs. The timing of re-entry is always very tricky to predict but evidence would suggest some pent-up demand is already building among first time buyers. Take the "echo boom effect" as an example. This is the most recent period when Ontario birth rates peaked last after the baby boom era. Echo boomers are Ontarians who were born from 1980 to 1995. Some are as old as 33 while others are as young as 18 today. The majority however fall within the typical first time buyer age cohort – 25-34. Not only is this cohort currently growing faster than the 45-54 age group, but is also a group experiencing improving job prospects versus other residents. As incomes gain ground against home prices over the next year and as debt loads stabilize, look for a gradual first time buyer re-entry into the housing market. In fact, the illustration below suggests that Ontario is better positioned to benefit from this as it experienced a more pronounced "echo boom effect" versus the rest of Canada during the 1980s and 1990s.

Figure 3



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SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1: Housing Activity Summary of Ontario Region
First Quarter 2013

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
STARTS										
Q1 2013	3,401	558	1,188	22	329	5,095	78	301	220	11,192
Q1 2012	3,949	762	2,337	38	454	7,399	27	1,079	236	16,281
% Change	-13.9	-26.8	-49.2	-42.1	-27.5	-31.1	188.9	-72.1	-6.8	-31.3
Year-to-date 2013	3,401	558	1,188	22	329	5,095	78	301	220	11,192
Year-to-date 2012	3,949	762	2,337	38	454	7,399	27	1,079	236	16,281
% Change	-13.9	-26.8	-49.2	-42.1	-27.5	-31.1	188.9	-72.1	-6.8	-31.3
UNDER CONSTRUCTION										
Q1 2013	13,070	2,530	6,322	82	2,210	58,060	446	6,543	935	90,203
Q1 2012	14,198	2,246	6,347	80	2,415	42,369	230	6,549	1,254	75,696
% Change	-7.9	12.6	-0.4	2.5	-8.5	37.0	93.9	-0.1	-25.4	19.2
COMPLETIONS										
Q1 2013	5,099	679	1,447	26	515	3,724	21	830	693	13,034
Q1 2012	5,381	708	1,697	36	291	3,907	80	1,890	481	14,471
% Change	-5.2	-4.1	-14.7	-27.8	77.0	-4.7	-73.8	-56.1	44.1	-9.9
Year-to-date 2013	5,099	679	1,447	26	515	3,724	21	830	693	13,034
Year-to-date 2012	5,381	708	1,697	36	291	3,907	80	1,890	481	14,471
% Change	-5.2	-4.1	-14.7	-27.8	77.0	-4.7	-73.8	-56.1	44.1	-9.9
COMPLETED & NOT ABSORBED										
Q1 2013	1,190	157	267	23	159	1,439	n/a	n/a	n/a	3,235
Q1 2012	770	97	252	19	131	1,203	n/a	n/a	n/a	2,472
% Change	54.5	61.9	6.0	21.1	21.4	19.6	n/a	n/a	n/a	30.9
ABSORBED										
Q1 2013	4,517	630	1,386	27	543	3,617	n/a	n/a	n/a	10,720
Q1 2012	4,863	677	1,609	35	312	3,861	n/a	n/a	n/a	11,357
% Change	-7.1	-6.9	-13.9	-22.9	74.0	-6.3	n/a	n/a	n/a	-5.6
Year-to-date 2013	4,517	630	1,386	27	543	3,617	n/a	n/a	n/a	10,720
Year-to-date 2012	4,863	677	1,609	35	312	3,861	n/a	n/a	n/a	11,357
% Change	-7.1	-6.9	-13.9	-22.9	74.0	-6.3	n/a	n/a	n/a	-5.6

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: History of Housing Starts of Ontario Region 2003 - 2012

	Urban Centres								Rural Centres	Total*
	Ownership						Rental			
	Freehold			Condominium						
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other		
2012	23,382	3,203	8,303	177	2,406	32,050	250	4,641	2,328	76,742
% Change	-5.4	11.6	5.5	0.6	4.2	42.6	3.3	2.2	-9.8	13.2
2011	24,724	2,869	7,873	176	2,309	22,474	242	4,543	2,581	67,821
% Change	-2.5	3.8	4.5	-10.7	-18.0	53.1	44.0	27.1	-22.5	12.2
2010	25,350	2,765	7,535	197	2,816	14,680	168	3,575	3,329	60,433
% Change	25.6	-2.5	38.5	-3.4	76.4	14.4	-27.3	-21.9	36.9	20.0
2009	20,186	2,835	5,439	204	1,596	12,837	231	4,580	2,431	50,370
% Change	-28.2	-11.8	-25.4	-2.4	-56.3	-49.8	29.1	24.2	-22.9	-32.9
2008	28,109	3,213	7,291	209	3,648	25,586	179	3,688	3,153	75,076
% Change	-15.3	-18.4	-14.1	44.1	30.8	128.0	32.6	29.0	-41.0	10.2
2007	33,198	3,936	8,492	145	2,789	11,221	135	2,859	5,348	68,123
% Change	0.2	-2.4	11.0	-21.6	-10.7	-27.7	-43.3	-26.6	-5.1	-7.2
2006	33,132	4,034	7,650	185	3,123	15,514	238	3,895	5,636	73,417
% Change	-9.2	-10.8	-9.0	-20.6	-8.7	-4.1	-62.8	21.6	0.3	-6.8
2005	36,475	4,520	8,405	233	3,420	16,183	640	3,203	5,618	78,795
% Change	-16.8	-9.2	-4.3	14.8	-0.1	7.7	6.5	6.0	7.6	-7.4
2004	43,845	4,976	8,786	203	3,424	15,031	601	3,023	5,220	85,114
% Change	0.9	-20.5	-4.8	25.3	45.0	5.0	10.5	-28.5	22.9	-0.1
2003	43,449	6,262	9,227	162	2,361	14,314	544	4,226	4,247	85,180

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Centres 100,000+											
Barrie	117	58	0	0	50	4	0	26	167	88	89.8
Brantford	22	38	0	4	21	19	0	0	43	61	-29.5
Greater Sudbury	3	9	2	4	4	0	0	0	9	13	-30.8
Guelph	41	55	4	16	56	51	84	0	185	122	51.6
Hamilton	199	228	4	36	176	316	486	162	865	742	16.6
Kingston	49	99	0	6	10	24	0	30	59	159	-62.9
Kitchener	139	227	6	6	43	71	76	949	264	1,253	-78.9
London	149	227	4	10	28	20	32	0	213	257	-17.1
Oshawa	202	198	28	4	49	50	48	251	327	503	-35.0
Ottawa	234	304	38	32	218	428	591	370	1,081	1,134	-4.7
Peterborough	13	32	0	2	23	13	0	0	36	47	-23.4
St. Catharines-Niagara	113	115	2	4	62	33	74	0	251	152	65.1
Thunder Bay	7	4	0	0	0	0	0	0	7	4	75.0
Toronto	1,691	1,884	410	606	692	1,415	3,902	6,777	6,695	10,682	-37.3
Windsor	55	76	4	10	4	30	0	0	63	116	-45.7
Centres 50,000 - 99,999											
Belleville	12	11	0	0	12	12	0	0	24	23	4.3
Chatham-Kent	14	10	2	0	0	0	0	0	16	10	60.0
Cornwall	7	5	4	0	3	0	21	0	35	5	**
Kawartha Lakes	42	21	2	0	8	0	0	0	52	21	147.6
Norfolk	18	25	0	4	0	0	0	0	18	29	-37.9
North Bay	5	5	0	2	0	6	0	4	5	17	-70.6
Sarnia	16	10	0	0	0	4	0	0	16	14	14.3
Sault Ste. Marie	8	9	0	0	0	5	0	0	8	14	-42.9

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
Ontario Region
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Centres 10,000 - 49,999											
Bracebridge	4	4	0	4	0	0	7	0	11	8	37.5
Brighton	24	8	4	n/a	3	n/a	0	n/a	31	8	**
Brock	4	n/a	0	n/a	0	n/a	0	n/a	4	n/a	n/a
Brockville	3	11	0	0	9	16	0	0	12	27	-55.6
Centre Wellington	9	7	2	0	0	4	14	0	25	11	127.3
Cobourg	15	18	0	0	17	4	0	4	32	26	23.1
Collingwood	19	23	0	0	0	0	0	0	19	23	-17.4
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	4	6	0	0	0	0	0	0	4	6	-33.3
Essex	0	3	0	n/a	0	n/a	0	n/a	0	3	-100.0
Gravenhurst	6	6	0	0	0	0	0	0	6	6	0.0
Greater Napanee	9	9	0	0	0	0	0	0	9	9	0.0
Haldimand County	5	8	4	2	0	16	0	0	9	26	-65.4
Hunstville	8	4	0	0	0	0	0	0	8	4	100.0
Ingersoll	6	6	4	0	0	0	0	0	10	6	66.7
Kenora	0	0	0	0	0	0	0	0	0	0	n/a
Kincardine	2	n/a	2	n/a	6	n/a	0	n/a	10	n/a	n/a
Lambton Shores	0	6	0	0	0	0	0	49	0	55	-100.0
Leamington	4	6	8	0	0	11	0	2	12	19	-36.8
Meaford	1	4	0	0	0	0	0	0	1	4	-75.0
Midland	3	3	0	0	0	0	0	0	3	3	0.0
Mississippi Mills	6	4	4	0	0	17	0	0	10	21	-52.4
North Grenville	14	53	4	n/a	0	10	68	40	86	103	-16.5
North Perth	2	5	0	0	16	0	0	0	18	5	**
Orillia	9	12	0	0	0	0	0	0	9	12	-25.0
Owen Sound	1	5	0	0	0	0	0	0	1	5	-80.0
Petawawa	0	3	0	0	5	0	0	0	5	3	66.7
Port Hope	51	6	0	0	0	0	0	0	51	6	**
Prince Edward County	8	4	2	0	0	0	0	0	10	4	150.0
Saugeen Shores	4	13	0	0	0	4	0	0	4	17	-76.5
Scugog	1	1	0	n/a	0	n/a	0	n/a	1	1	0.0
Stratford	7	9	2	6	0	14	0	2	9	31	-71.0
Temiskaming Shores	2	0	0	0	0	0	0	0	2	0	n/a
The Nation	6	6	2	8	0	n/a	0	n/a	8	14	-42.9
Tillsonburg	7	9	0	0	0	6	0	0	7	15	-53.3
Timmins	0	8	0	0	0	0	0	0	0	8	-100.0
Trent Hills	2	3	0	0	0	0	0	0	2	3	-33.3
Wasaga Beach	4	22	0	0	38	7	0	0	42	29	44.8
West Grey	5	6	0	0	0	0	0	0	5	6	-16.7
West Nipissing	2	1	6	2	4	0	0	0	12	3	**
Woodstock	18	31	2	2	18	4	0	0	38	37	2.7
Total Ontario (10,000+)	3,431	3,988	560	770	1,575	2,621	5,406	8,666	10,972	16,045	-31.6

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Barrie	117	58	0	0	50	4	0	26	167	88	89.8
Brantford	22	38	0	4	21	19	0	0	43	61	-29.5
Greater Sudbury	3	9	2	4	4	0	0	0	9	13	-30.8
Guelph	41	55	4	16	56	51	84	0	185	122	51.6
Hamilton	199	228	4	36	176	316	486	162	865	742	16.6
Kingston	49	99	0	6	10	24	0	30	59	159	-62.9
Kitchener	139	227	6	6	43	71	76	949	264	1,253	-78.9
London	149	227	4	10	28	20	32	0	213	257	-17.1
Oshawa	202	198	28	4	49	50	48	251	327	503	-35.0
Ottawa	234	304	38	32	218	428	591	370	1,081	1,134	-4.7
Peterborough	13	32	0	2	23	13	0	0	36	47	-23.4
St. Catharines-Niagara	113	115	2	4	62	33	74	0	251	152	65.1
Thunder Bay	7	4	0	0	0	0	0	0	7	4	75.0
Toronto	1,691	1,884	410	606	692	1,415	3,902	6,777	6,695	10,682	-37.3
Windsor	55	76	4	10	4	30	0	0	63	116	-45.7
Centres 50,000 - 99,999											
Belleville	12	11	0	0	12	12	0	0	24	23	4.3
Chatham-Kent	14	10	2	0	0	0	0	0	16	10	60.0
Cornwall	7	5	4	0	3	0	21	0	35	5	**
Kawartha Lakes	42	21	2	0	8	0	0	0	52	21	147.6
Norfolk	18	25	0	4	0	0	0	0	18	29	-37.9
North Bay	5	5	0	2	0	6	0	4	5	17	-70.6
Sarnia	16	10	0	0	0	4	0	0	16	14	14.3
Sault Ste. Marie	8	9	0	0	0	5	0	0	8	14	-42.9

Source: CMHC (Starts and Completions Survey)

Table 2.1: Starts by Submarket and by Dwelling Type
Ontario Region
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 10,000 - 49,999											
Bracebridge	4	4	0	4	0	0	7	0	11	8	37.5
Brighton	24	8	4	n/a	3	n/a	0	n/a	31	8	**
Brock	4	n/a	0	n/a	0	n/a	0	n/a	4	n/a	n/a
Brockville	3	11	0	0	9	16	0	0	12	27	-55.6
Centre Wellington	9	7	2	0	0	4	14	0	25	11	127.3
Cobourg	15	18	0	0	17	4	0	4	32	26	23.1
Collingwood	19	23	0	0	0	0	0	0	19	23	-17.4
Elliot Lake	0	0	0	0	0	0	0	0	0	0	n/a
Erin	4	6	0	0	0	0	0	0	4	6	-33.3
Essex	0	3	0	n/a	0	n/a	0	n/a	0	3	-100.0
Gravenhurst	6	6	0	0	0	0	0	0	6	6	0.0
Greater Napanee	9	9	0	0	0	0	0	0	9	9	0.0
Haldimand County	5	8	4	2	0	16	0	0	9	26	-65.4
Hunstville	8	4	0	0	0	0	0	0	8	4	100.0
Ingersoll	6	6	4	0	0	0	0	0	10	6	66.7
Kenora	0	0	0	0	0	0	0	0	0	0	n/a
Kincardine	2	n/a	2	n/a	6	n/a	0	n/a	10	n/a	n/a
Lambton Shores	0	6	0	0	0	0	0	49	0	55	-100.0
Leamington	4	6	8	0	0	11	0	2	12	19	-36.8
Meaford	1	4	0	0	0	0	0	0	1	4	-75.0
Midland	3	3	0	0	0	0	0	0	3	3	0.0
Mississippi Mills	6	4	4	0	0	17	0	0	10	21	-52.4
North Grenville	14	53	4	n/a	0	10	68	40	86	103	-16.5
North Perth	2	5	0	0	16	0	0	0	18	5	**
Orillia	9	12	0	0	0	0	0	0	9	12	-25.0
Owen Sound	1	5	0	0	0	0	0	0	1	5	-80.0
Petawawa	0	3	0	0	5	0	0	0	5	3	66.7
Port Hope	51	6	0	0	0	0	0	0	51	6	**
Prince Edward County	8	4	2	0	0	0	0	0	10	4	150.0
Saugeen Shores	4	13	0	0	0	4	0	0	4	17	-76.5
Scugog	1	1	0	n/a	0	n/a	0	n/a	1	1	0.0
Stratford	7	9	2	6	0	14	0	2	9	31	-71.0
Temiskaming Shores	2	0	0	0	0	0	0	0	2	0	n/a
The Nation	6	6	2	8	0	n/a	0	n/a	8	14	-42.9
Tillsonburg	7	9	0	0	0	6	0	0	7	15	-53.3
Timmins	0	8	0	0	0	0	0	0	0	8	-100.0
Trent Hills	2	3	0	0	0	0	0	0	2	3	-33.3
Wasaga Beach	4	22	0	0	38	7	0	0	42	29	44.8
West Grey	5	6	0	0	0	0	0	0	5	6	-16.7
West Nipissing	2	1	6	2	4	0	0	0	12	3	**
Woodstock	18	31	2	2	18	4	0	0	38	37	2.7
Total Ontario (10,000+)	3,431	3,988	560	770	1,575	2,621	5,406	8,666	10,972	16,045	-31.6

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 100,000+								
Barrie	31	4	19	0	0	24	0	2
Brantford	21	19	0	0	0	0	0	0
Greater Sudbury	0	0	4	0	0	0	0	0
Guelph	56	51	0	0	78	0	6	0
Hamilton	162	316	14	0	331	138	155	24
Kingston	10	24	0	0	0	0	0	30
Kitchener	43	71	0	0	76	561	0	388
London	28	20	0	0	2	0	30	0
Oshawa	22	50	27	0	0	112	48	139
Ottawa	218	428	0	0	588	339	3	31
Peterborough	23	13	0	0	0	0	0	0
St. Catharines-Niagara	62	33	0	0	72	0	2	0
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	692	1,393	0	22	3,890	6,365	12	412
Windsor	4	30	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	12	12	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	3	0	0	0	0	0	21	0
Kawartha Lakes	8	0	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	6	0	0	0	0	0	4
Sarnia	0	0	0	4	0	0	0	0
Sault Ste. Marie	0	5	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	7	0
Brighton	3	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	9	16	0	0	0	0	0	0
Centre Wellington	0	4	0	0	0	0	14	0
Cobourg	17	4	0	0	0	4	0	0
Collingwood	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	16	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	6	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	49
Leamington	0	11	0	0	0	2	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	17	0	0	0	0	0	0
North Grenville	0	10	0	n/a	68	40	0	n/a
North Perth	16	0	0	0	0	0	0	0
Orillia	0	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	5	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	4	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	14	0	0	0	2	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	6	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	38	7	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	4	0	0	0	0	0
Woodstock	18	4	0	0	0	0	0	0
Total Ontario (10,000+)	1,507	2,595	68	26	5,105	7,587	301	1,079

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Barrie	31	4	19	0	0	24	0	2
Brantford	21	19	0	0	0	0	0	0
Greater Sudbury	0	0	4	0	0	0	0	0
Guelph	56	51	0	0	78	0	6	0
Hamilton	162	316	14	0	331	138	155	24
Kingston	10	24	0	0	0	0	0	30
Kitchener	43	71	0	0	76	561	0	388
London	28	20	0	0	2	0	30	0
Oshawa	22	50	27	0	0	112	48	139
Ottawa	218	428	0	0	588	339	3	31
Peterborough	23	13	0	0	0	0	0	0
St. Catharines-Niagara	62	33	0	0	72	0	2	0
Thunder Bay	0	0	0	0	0	0	0	0
Toronto	692	1,393	0	22	3,890	6,365	12	412
Windsor	4	30	0	0	0	0	0	0
Centres 50,000 - 99,999								
Belleville	12	12	0	0	0	0	0	0
Chatham-Kent	0	0	0	0	0	0	0	0
Cornwall	3	0	0	0	0	0	21	0
Kawartha Lakes	8	0	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	6	0	0	0	0	0	4
Sarnia	0	0	0	4	0	0	0	0
Sault Ste. Marie	0	5	0	0	0	0	0	0

Source: CMHC (Starts and Completions Survey)

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	7	0
Brighton	3	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	9	16	0	0	0	0	0	0
Centre Wellington	0	4	0	0	0	0	14	0
Cobourg	17	4	0	0	0	4	0	0
Collingwood	0	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	0	16	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	6	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	49
Leamington	0	11	0	0	0	2	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	0	0	0	0	0	0	0	0
Mississippi Mills	0	17	0	0	0	0	0	0
North Grenville	0	10	0	n/a	68	40	0	n/a
North Perth	16	0	0	0	0	0	0	0
Orillia	0	0	0	0	0	0	0	0
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	5	0	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	4	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	14	0	0	0	2	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	0	n/a	0	n/a	0	n/a	0	n/a
Tillsonburg	0	6	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	38	7	0	0	0	0	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	4	0	0	0	0	0
Woodstock	18	4	0	0	0	0	0	0
Total Ontario (10,000+)	1,507	2,595	68	26	5,105	7,587	301	1,079

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 100,000+								
Barrie	133	62	15	24	19	2	167	88
Brantford	43	57	0	4	0	0	43	61
Greater Sudbury	5	13	0	0	4	0	9	13
Guelph	42	94	132	28	11	0	185	122
Hamilton	269	537	427	181	169	24	865	742
Kingston	59	129	0	0	0	30	59	159
Kitchener	156	283	108	582	0	388	264	1,253
London	142	217	41	40	30	0	213	257
Oshawa	252	252	0	112	75	139	327	503
Ottawa	498	764	580	339	3	31	1,081	1,134
Peterborough	18	38	18	9	0	0	36	47
St. Catharines-Niagara	175	144	72	7	4	1	251	152
Thunder Bay	7	4	0	0	0	0	7	4
Toronto	2,729	3,792	3,954	6,456	12	434	6,695	10,682
Windsor	59	79	4	37	0	0	63	116
Centres 50,000 - 99,999								
Belleville	24	23	0	0	0	0	24	23
Chatham-Kent	16	10	0	0	0	0	16	10
Cornwall	14	5	0	0	21	0	35	5
Kawartha Lakes	52	21	0	0	0	0	52	21
Norfolk	18	29	0	0	0	0	18	29
North Bay	5	13	0	0	0	4	5	17
Sarnia	16	9	0	1	0	4	16	14
Sault Ste. Marie	8	14	0	0	0	0	8	14

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 10,000 - 49,999								
Bracebridge	4	8	0	0	7	0	11	8
Brighton	28	8	3	n/a	0	n/a	31	8
Brock	4	n/a	0	n/a	0	n/a	4	n/a
Brockville	12	27	0	0	0	0	12	27
Centre Wellington	10	11	0	0	15	0	25	11
Cobourg	32	17	0	9	0	0	32	26
Collingwood	19	23	0	0	0	0	19	23
Elliot Lake	0	0	0	0	0	0	0	0
Erin	4	6	0	0	0	0	4	6
Essex	0	3	0	n/a	0	n/a	0	3
Gravenhurst	6	6	0	0	0	0	6	6
Greater Napanee	9	9	0	0	0	0	9	9
Haldimand County	9	10	0	16	0	0	9	26
Hunstville	8	4	0	0	0	0	8	4
Ingersoll	10	6	0	0	0	0	10	6
Kenora	0	0	0	0	0	0	0	0
Kincardine	4	n/a	6	n/a	0	n/a	10	n/a
Lambton Shores	0	6	0	0	0	49	0	55
Leamington	12	19	0	0	0	0	12	19
Meaford	1	4	0	0	0	0	1	4
Midland	3	3	0	0	0	0	3	3
Mississippi Mills	10	21	0	0	0	0	10	21
North Grenville	18	63	68	40	0	n/a	86	103
North Perth	18	5	0	0	0	0	18	5
Orillia	9	12	0	0	0	0	9	12
Owen Sound	1	5	0	0	0	0	1	5
Petawawa	5	3	0	0	0	0	5	3
Port Hope	51	6	0	0	0	0	51	6
Prince Edward County	10	4	0	0	0	0	10	4
Saugeen Shores	4	17	0	0	0	0	4	17
Scugog	1	1	0	n/a	0	n/a	1	1
Stratford	9	31	0	0	0	0	9	31
Temiskaming Shores	2	0	0	0	0	0	2	0
The Nation	8	14	0	n/a	0	n/a	8	14
Tillsonburg	7	9	0	6	0	0	7	15
Timmins	0	8	0	0	0	0	0	8
Trent Hills	2	3	0	0	0	0	2	3
Wasaga Beach	42	29	0	0	0	0	42	29
West Grey	5	6	0	0	0	0	5	6
West Nipissing	6	3	0	0	6	0	12	3
Woodstock	20	37	18	0	0	0	38	37
Total Ontario (10,000+)	5,147	7,048	5,446	7,891	379	1,106	10,972	16,045

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Barrie	133	62	15	24	19	2	167	88
Brantford	43	57	0	4	0	0	43	61
Greater Sudbury	5	13	0	0	4	0	9	13
Guelph	42	94	132	28	11	0	185	122
Hamilton	269	537	427	181	169	24	865	742
Kingston	59	129	0	0	0	30	59	159
Kitchener	156	283	108	582	0	388	264	1,253
London	142	217	41	40	30	0	213	257
Oshawa	252	252	0	112	75	139	327	503
Ottawa	498	764	580	339	3	31	1,081	1,134
Peterborough	18	38	18	9	0	0	36	47
St. Catharines-Niagara	175	144	72	7	4	1	251	152
Thunder Bay	7	4	0	0	0	0	7	4
Toronto	2,729	3,792	3,954	6,456	12	434	6,695	10,682
Windsor	59	79	4	37	0	0	63	116
Centres 50,000 - 99,999								
Belleville	24	23	0	0	0	0	24	23
Chatham-Kent	16	10	0	0	0	0	16	10
Cornwall	14	5	0	0	21	0	35	5
Kawartha Lakes	52	21	0	0	0	0	52	21
Norfolk	18	29	0	0	0	0	18	29
North Bay	5	13	0	0	0	4	5	17
Sarnia	16	9	0	1	0	4	16	14
Sault Ste. Marie	8	14	0	0	0	0	8	14

Source: CMHC (Starts and Completions Survey)

Table 2.5: Starts by Submarket and by Intended Market
Ontario Region
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 10,000 - 49,999								
Bracebridge	4	8	0	0	7	0	11	8
Brighton	28	8	3	n/a	0	n/a	31	8
Brock	4	n/a	0	n/a	0	n/a	4	n/a
Brockville	12	27	0	0	0	0	12	27
Centre Wellington	10	11	0	0	15	0	25	11
Cobourg	32	17	0	9	0	0	32	26
Collingwood	19	23	0	0	0	0	19	23
Elliot Lake	0	0	0	0	0	0	0	0
Erin	4	6	0	0	0	0	4	6
Essex	0	3	0	n/a	0	n/a	0	3
Gravenhurst	6	6	0	0	0	0	6	6
Greater Napanee	9	9	0	0	0	0	9	9
Haldimand County	9	10	0	16	0	0	9	26
Hunstville	8	4	0	0	0	0	8	4
Ingersoll	10	6	0	0	0	0	10	6
Kenora	0	0	0	0	0	0	0	0
Kincardine	4	n/a	6	n/a	0	n/a	10	n/a
Lambton Shores	0	6	0	0	0	49	0	55
Leamington	12	19	0	0	0	0	12	19
Meaford	1	4	0	0	0	0	1	4
Midland	3	3	0	0	0	0	3	3
Mississippi Mills	10	21	0	0	0	0	10	21
North Grenville	18	63	68	40	0	n/a	86	103
North Perth	18	5	0	0	0	0	18	5
Orillia	9	12	0	0	0	0	9	12
Owen Sound	1	5	0	0	0	0	1	5
Petawawa	5	3	0	0	0	0	5	3
Port Hope	51	6	0	0	0	0	51	6
Prince Edward County	10	4	0	0	0	0	10	4
Saugeen Shores	4	17	0	0	0	0	4	17
Scugog	1	1	0	n/a	0	n/a	1	1
Stratford	9	31	0	0	0	0	9	31
Temiskaming Shores	2	0	0	0	0	0	2	0
The Nation	8	14	0	n/a	0	n/a	8	14
Tillsonburg	7	9	0	6	0	0	7	15
Timmins	0	8	0	0	0	0	0	8
Trent Hills	2	3	0	0	0	0	2	3
Wasaga Beach	42	29	0	0	0	0	42	29
West Grey	5	6	0	0	0	0	5	6
West Nipissing	6	3	0	0	6	0	12	3
Woodstock	20	37	18	0	0	0	38	37
Total Ontario (10,000+)	5,147	7,048	5,446	7,891	379	1,106	10,972	16,045

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Centres 100,000+											
Barrie	216	54	4	0	122	31	16	0	358	85	**
Brantford	65	45	6	0	3	22	0	0	74	67	10.4
Greater Sudbury	59	66	4	8	0	18	0	18	63	110	-42.7
Guelph	46	41	2	12	21	21	0	16	69	90	-23.3
Hamilton	224	270	12	4	141	293	219	0	596	567	5.1
Kingston	79	108	2	6	12	29	0	56	93	199	-53.3
Kitchener	125	240	8	8	42	31	226	161	401	440	-8.9
London	203	265	8	2	7	10	0	7	218	284	-23.2
Oshawa	215	247	16	0	83	114	30	2	344	363	-5.2
Ottawa	363	376	70	74	349	376	292	766	1,074	1,592	-32.5
Peterborough	52	45	0	2	24	16	0	0	76	63	20.6
St. Catharines-Niagara	158	136	4	8	36	39	4	80	202	263	-23.2
Thunder Bay	39	49	0	0	5	4	156	8	200	61	**
Toronto	2,357	2,616	511	548	1,039	891	3,515	4,619	7,422	8,674	-14.4
Windsor	125	98	14	6	3	23	2	12	144	139	3.6
Centres 50,000 - 99,999											
Belleville	42	40	2	0	5	0	0	0	49	40	22.5
Chatham-Kent	17	15	0	0	3	0	0	0	20	15	33.3
Cornwall	44	13	0	0	0	0	0	0	44	13	**
Kawartha Lakes	84	20	0	0	0	0	0	0	84	20	**
Norfolk	27	55	0	0	0	0	0	0	27	55	-50.9
North Bay	25	31	0	0	0	0	0	4	25	35	-28.6
Sarnia	13	39	0	2	0	6	0	0	13	47	-72.3
Sault Ste. Marie	35	27	0	0	0	4	0	16	35	47	-25.5

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
Ontario Region
First Quarter 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	% Change
Centres 10,000 - 49,999											
Bracebridge	11	9	0	4	0	0	0	0	11	13	-15.4
Brighton	13	12	2	n/a	0	n/a	0	n/a	15	12	25.0
Brock	4	1	0	n/a	0	n/a	0	n/a	4	1	**
Brockville	13	8	2	0	0	0	90	0	105	8	**
Centre Wellington	20	16	0	0	0	5	0	0	20	21	-4.8
Cobourg	10	15	2	0	0	11	0	0	12	26	-53.8
Collingwood	34	29	2	0	16	0	0	0	52	29	79.3
Elliot Lake	1	2	0	0	0	0	0	0	1	2	-50.0
Erin	5	11	0	2	0	0	0	0	5	13	-61.5
Essex	8	6	0	n/a	0	n/a	0	n/a	8	6	33.3
Gravenhurst	11	4	0	0	0	0	0	0	11	4	175.0
Greater Napanee	11	5	0	0	0	0	0	0	11	5	120.0
Haldimand County	13	12	2	0	6	11	0	0	21	23	-8.7
Hunstville	25	14	0	0	0	0	0	0	25	14	78.6
Ingersoll	13	9	2	0	0	0	0	0	15	9	66.7
Kenora	3	1	0	0	0	0	0	0	3	1	200.0
Kincardine	2	4	2	n/a	0	n/a	0	n/a	4	4	0.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	11	24	2	8	0	6	0	2	13	40	-67.5
Meaford	6	8	0	0	0	0	0	0	6	8	-25.0
Midland	20	10	0	0	4	0	2	0	26	10	160.0
Mississippi Mills	15	15	0	0	11	0	0	0	26	15	73.3
North Grenville	23	32	4	n/a	0	n/a	0	n/a	27	32	-15.6
North Perth	8	7	0	0	0	0	0	0	8	7	14.3
Orillia	12	24	0	4	4	4	0	3	16	35	-54.3
Owen Sound	8	11	0	0	0	0	0	0	8	11	-27.3
Petawawa	18	22	0	2	6	10	0	0	24	34	-29.4
Port Hope	19	6	0	0	0	0	0	0	19	6	**
Prince Edward County	17	13	4	0	0	0	0	0	21	13	61.5
Saugeen Shores	17	24	0	0	0	0	0	0	17	24	-29.2
Scugog	2	1	0	n/a	0	n/a	0	n/a	2	1	100.0
Stratford	4	4	0	2	0	0	0	0	4	6	-33.3
Temiskaming Shores	8	3	0	0	0	0	0	0	8	3	166.7
The Nation	12	29	2	12	10	12	0	n/a	24	53	-54.7
Tillsonburg	11	8	0	0	0	0	0	0	11	8	37.5
Timmins	15	8	0	0	0	0	0	0	15	8	87.5
Trent Hills	8	3	0	0	0	0	0	0	8	3	166.7
Wasaga Beach	25	40	2	0	9	42	0	36	36	118	-69.5
West Grey	12	9	0	0	0	0	0	0	12	9	33.3
West Nipissing	6	12	0	0	0	0	4	4	10	16	-37.5
Woodstock	31	43	2	2	0	14	0	0	33	59	-44.1
Total Ontario (10,000+)	5,129	5,421	695	716	1,961	2,043	4,556	5,810	12,341	13,990	-11.8

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 100,000+											
Barrie	216	54	4	0	122	31	16	0	358	85	**
Brantford	65	45	6	0	3	22	0	0	74	67	10.4
Greater Sudbury	59	66	4	8	0	18	0	18	63	110	-42.7
Guelph	46	41	2	12	21	21	0	16	69	90	-23.3
Hamilton	224	270	12	4	141	293	219	0	596	567	5.1
Kingston	79	108	2	6	12	29	0	56	93	199	-53.3
Kitchener	125	240	8	8	42	31	226	161	401	440	-8.9
London	203	265	8	2	7	10	0	7	218	284	-23.2
Oshawa	215	247	16	0	83	114	30	2	344	363	-5.2
Ottawa	363	376	70	74	349	376	292	766	1,074	1,592	-32.5
Peterborough	52	45	0	2	24	16	0	0	76	63	20.6
St. Catharines-Niagara	158	136	4	8	36	39	4	80	202	263	-23.2
Thunder Bay	39	49	0	0	5	4	156	8	200	61	**
Toronto	2,357	2,616	511	548	1,039	891	3,515	4,619	7,422	8,674	-14.4
Windsor	125	98	14	6	3	23	2	12	144	139	3.6
Centres 50,000 - 99,999											
Belleville	42	40	2	0	5	0	0	0	49	40	22.5
Chatham-Kent	17	15	0	0	3	0	0	0	20	15	33.3
Cornwall	44	13	0	0	0	0	0	0	44	13	**
Kawartha Lakes	84	20	0	0	0	0	0	0	84	20	**
Norfolk	27	55	0	0	0	0	0	0	27	55	-50.9
North Bay	25	31	0	0	0	0	0	4	25	35	-28.6
Sarnia	13	39	0	2	0	6	0	0	13	47	-72.3
Sault Ste. Marie	35	27	0	0	0	4	0	16	35	47	-25.5

Source: CMHC (Starts and Completions Survey)

Table 3.1: Completions by Submarket and by Dwelling Type
Ontario Region
January - March 2013

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	% Change
Centres 10,000 - 49,999											
Bracebridge	11	9	0	4	0	0	0	0	11	13	-15.4
Brighton	13	12	2	n/a	0	n/a	0	n/a	15	12	25.0
Brock	4	1	0	n/a	0	n/a	0	n/a	4	1	**
Brockville	13	8	2	0	0	0	90	0	105	8	**
Centre Wellington	20	16	0	0	0	5	0	0	20	21	-4.8
Cobourg	10	15	2	0	0	11	0	0	12	26	-53.8
Collingwood	34	29	2	0	16	0	0	0	52	29	79.3
Elliot Lake	1	2	0	0	0	0	0	0	1	2	-50.0
Erin	5	11	0	2	0	0	0	0	5	13	-61.5
Essex	8	6	0	n/a	0	n/a	0	n/a	8	6	33.3
Gravenhurst	11	4	0	0	0	0	0	0	11	4	175.0
Greater Napanee	11	5	0	0	0	0	0	0	11	5	120.0
Haldimand County	13	12	2	0	6	11	0	0	21	23	-8.7
Hunstville	25	14	0	0	0	0	0	0	25	14	78.6
Ingersoll	13	9	2	0	0	0	0	0	15	9	66.7
Kenora	3	1	0	0	0	0	0	0	3	1	200.0
Kincardine	2	4	2	n/a	0	n/a	0	n/a	4	4	0.0
Lambton Shores	0	0	0	0	0	0	0	0	0	0	n/a
Leamington	11	24	2	8	0	6	0	2	13	40	-67.5
Meaford	6	8	0	0	0	0	0	0	6	8	-25.0
Midland	20	10	0	0	4	0	2	0	26	10	160.0
Mississippi Mills	15	15	0	0	11	0	0	0	26	15	73.3
North Grenville	23	32	4	n/a	0	n/a	0	n/a	27	32	-15.6
North Perth	8	7	0	0	0	0	0	0	8	7	14.3
Orillia	12	24	0	4	4	4	0	3	16	35	-54.3
Owen Sound	8	11	0	0	0	0	0	0	8	11	-27.3
Petawawa	18	22	0	2	6	10	0	0	24	34	-29.4
Port Hope	19	6	0	0	0	0	0	0	19	6	**
Prince Edward County	17	13	4	0	0	0	0	0	21	13	61.5
Saugeen Shores	17	24	0	0	0	0	0	0	17	24	-29.2
Scugog	2	1	0	n/a	0	n/a	0	n/a	2	1	100.0
Stratford	4	4	0	2	0	0	0	0	4	6	-33.3
Temiskaming Shores	8	3	0	0	0	0	0	0	8	3	166.7
The Nation	12	29	2	12	10	12	0	n/a	24	53	-54.7
Tillsonburg	11	8	0	0	0	0	0	0	11	8	37.5
Timmins	15	8	0	0	0	0	0	0	15	8	87.5
Trent Hills	8	3	0	0	0	0	0	0	8	3	166.7
Wasaga Beach	25	40	2	0	9	42	0	36	36	118	-69.5
West Grey	12	9	0	0	0	0	0	0	12	9	33.3
West Nipissing	6	12	0	0	0	0	4	4	10	16	-37.5
Woodstock	31	43	2	2	0	14	0	0	33	59	-44.1
Total Ontario (10,000+)	5,129	5,421	695	716	1,961	2,043	4,556	5,810	12,341	13,990	-11.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 100,000+								
Barrie	122	31	0	0	16	0	0	0
Brantford	3	18	0	4	0	0	0	0
Greater Sudbury	0	0	0	18	0	0	0	18
Guelph	21	21	0	0	0	16	0	0
Hamilton	141	293	0	0	219	0	0	0
Kingston	12	29	0	0	0	0	0	56
Kitchener	42	31	0	0	14	129	212	32
London	3	10	4	0	0	0	0	7
Oshawa	83	76	0	38	30	0	0	2
Ottawa	349	376	0	0	292	618	0	148
Peterborough	24	16	0	0	0	0	0	0
St. Catharines-Niagara	36	39	0	0	0	0	4	80
Thunder Bay	5	0	0	4	24	0	132	8
Toronto	1,039	887	0	4	3,039	3,119	476	1,500
Windsor	3	23	0	0	2	0	0	12
Centres 50,000 - 99,999								
Belleville	5	0	0	0	0	0	0	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	4
Sarnia	0	6	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	4	0	0	0	16

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	90	0	0	0
Centre Wellington	0	5	0	0	0	0	0	0
Cobourg	0	11	0	0	0	0	0	0
Collingwood	16	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	6	11	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	6	0	0	0	2	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	4	0	0	0	0	0	2	0
Mississippi Mills	11	0	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	4	4	0	0	0	0	0	3
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	6	10	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	10	12	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	4	42	5	0	0	36	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	4
Woodstock	0	14	0	0	0	0	0	0
Total Ontario (10,000+)	1,952	1,971	9	72	3,726	3,920	830	1,890

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Barrie	122	31	0	0	16	0	0	0
Brantford	3	18	0	4	0	0	0	0
Greater Sudbury	0	0	0	18	0	0	0	18
Guelph	21	21	0	0	0	16	0	0
Hamilton	141	293	0	0	219	0	0	0
Kingston	12	29	0	0	0	0	0	56
Kitchener	42	31	0	0	14	129	212	32
London	3	10	4	0	0	0	0	7
Oshawa	83	76	0	38	30	0	0	2
Ottawa	349	376	0	0	292	618	0	148
Peterborough	24	16	0	0	0	0	0	0
St. Catharines-Niagara	36	39	0	0	0	0	4	80
Thunder Bay	5	0	0	4	24	0	132	8
Toronto	1,039	887	0	4	3,039	3,119	476	1,500
Windsor	3	23	0	0	2	0	0	12
Centres 50,000 - 99,999								
Belleville	5	0	0	0	0	0	0	0
Chatham-Kent	3	0	0	0	0	0	0	0
Cornwall	0	0	0	0	0	0	0	0
Kawartha Lakes	0	0	0	0	0	0	0	0
Norfolk	0	0	0	0	0	0	0	0
North Bay	0	0	0	0	0	0	0	4
Sarnia	0	6	0	0	0	0	0	0
Sault Ste. Marie	0	0	0	4	0	0	0	16

Source: CMHC (Starts and Completions Survey)

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
Ontario Region
January - March 2013

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 10,000 - 49,999								
Bracebridge	0	0	0	0	0	0	0	0
Brighton	0	n/a	0	n/a	0	n/a	0	n/a
Brock	0	n/a	0	n/a	0	n/a	0	n/a
Brockville	0	0	0	0	90	0	0	0
Centre Wellington	0	5	0	0	0	0	0	0
Cobourg	0	11	0	0	0	0	0	0
Collingwood	16	0	0	0	0	0	0	0
Elliot Lake	0	0	0	0	0	0	0	0
Erin	0	0	0	0	0	0	0	0
Essex	0	n/a	0	n/a	0	n/a	0	n/a
Gravenhurst	0	0	0	0	0	0	0	0
Greater Napanee	0	0	0	0	0	0	0	0
Haldimand County	6	11	0	0	0	0	0	0
Hunstville	0	0	0	0	0	0	0	0
Ingersoll	0	0	0	0	0	0	0	0
Kenora	0	0	0	0	0	0	0	0
Kincardine	0	n/a	0	n/a	0	n/a	0	n/a
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	0	6	0	0	0	2	0	0
Meaford	0	0	0	0	0	0	0	0
Midland	4	0	0	0	0	0	2	0
Mississippi Mills	11	0	0	0	0	0	0	0
North Grenville	0	n/a	0	n/a	0	n/a	0	n/a
North Perth	0	0	0	0	0	0	0	0
Orillia	4	4	0	0	0	0	0	3
Owen Sound	0	0	0	0	0	0	0	0
Petawawa	6	10	0	0	0	0	0	0
Port Hope	0	0	0	0	0	0	0	0
Prince Edward County	0	0	0	0	0	0	0	0
Saugeen Shores	0	0	0	0	0	0	0	0
Scugog	0	n/a	0	n/a	0	n/a	0	n/a
Stratford	0	0	0	0	0	0	0	0
Temiskaming Shores	0	0	0	0	0	0	0	0
The Nation	10	12	0	n/a	0	n/a	0	n/a
Tillsonburg	0	0	0	0	0	0	0	0
Timmins	0	0	0	0	0	0	0	0
Trent Hills	0	0	0	0	0	0	0	0
Wasaga Beach	4	42	5	0	0	36	0	0
West Grey	0	0	0	0	0	0	0	0
West Nipissing	0	0	0	0	0	0	4	4
Woodstock	0	14	0	0	0	0	0	0
Total Ontario (10,000+)	1,952	1,971	9	72	3,726	3,920	830	1,890

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 100,000+								
Barrie	267	85	91	0	0	0	358	85
Brantford	74	50	0	13	0	4	74	67
Greater Sudbury	63	74	0	0	0	36	63	110
Guelph	54	58	14	32	1	0	69	90
Hamilton	329	488	267	79	0	0	596	567
Kingston	93	143	0	0	0	56	93	199
Kitchener	165	260	24	148	212	32	401	440
London	201	245	13	30	4	9	218	284
Oshawa	272	310	72	13	0	40	344	363
Ottawa	778	824	292	618	4	150	1,074	1,592
Peterborough	66	60	10	3	0	0	76	63
St. Catharines-Niagara	178	167	18	12	6	84	202	263
Thunder Bay	44	49	24	0	132	12	200	61
Toronto	3,622	3,953	3,324	3,217	476	1,504	7,422	8,674
Windsor	137	102	5	25	2	12	144	139
Centres 50,000 - 99,999								
Belleville	47	40	0	0	2	0	49	40
Chatham-Kent	20	15	0	0	0	0	20	15
Cornwall	44	13	0	0	0	0	44	13
Kawartha Lakes	84	20	0	0	0	0	84	20
Norfolk	26	54	1	1	0	0	27	55
North Bay	25	31	0	0	0	4	25	35
Sarnia	13	47	0	0	0	0	13	47
Sault Ste. Marie	35	27	0	0	0	20	35	47

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market
Ontario Region
First Quarter 2013

Submarket	Freehold		Condominium		Rental		Total*	
	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012	Q1 2013	Q1 2012
Centres 10,000 - 49,999								
Bracebridge	11	13	0	0	0	0	11	13
Brighton	15	12	0	n/a	0	n/a	15	12
Brock	4	1	0	n/a	0	n/a	4	1
Brockville	15	8	90	0	0	0	105	8
Centre Wellington	19	21	0	0	1	0	20	21
Cobourg	12	22	0	4	0	0	12	26
Collingwood	36	29	16	0	0	0	52	29
Elliot Lake	1	2	0	0	0	0	1	2
Erin	5	13	0	0	0	0	5	13
Essex	8	6	0	n/a	0	n/a	8	6
Gravenhurst	11	4	0	0	0	0	11	4
Greater Napanee	11	5	0	0	0	0	11	5
Haldimand County	21	23	0	0	0	0	21	23
Hunstville	25	14	0	0	0	0	25	14
Ingersoll	15	9	0	0	0	0	15	9
Kenora	3	1	0	0	0	0	3	1
Kincardine	4	4	0	n/a	0	n/a	4	4
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	13	40	0	0	0	0	13	40
Meaford	6	8	0	0	0	0	6	8
Midland	24	10	0	0	2	0	26	10
Mississippi Mills	26	15	0	0	0	0	26	15
North Grenville	27	32	0	n/a	0	n/a	27	32
North Perth	8	7	0	0	0	0	8	7
Orillia	16	32	0	0	0	3	16	35
Owen Sound	8	11	0	0	0	0	8	11
Petawawa	24	34	0	0	0	0	24	34
Port Hope	19	6	0	0	0	0	19	6
Prince Edward County	21	13	0	0	0	0	21	13
Saugeen Shores	17	24	0	0	0	0	17	24
Scugog	2	1	0	n/a	0	n/a	2	1
Stratford	4	6	0	0	0	0	4	6
Temiskaming Shores	8	3	0	0	0	0	8	3
The Nation	24	53	0	n/a	0	n/a	24	53
Tillsonburg	11	8	0	0	0	0	11	8
Timmins	15	8	0	0	0	0	15	8
Trent Hills	8	3	0	0	0	0	8	3
Wasaga Beach	27	79	4	39	5	0	36	118
West Grey	12	9	0	0	0	0	12	9
West Nipissing	6	12	0	0	4	4	10	16
Woodstock	33	59	0	0	0	0	33	59
Total Ontario (10,000+)	7,225	7,786	4,265	4,234	851	1,970	12,341	13,990

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 100,000+								
Barrie	267	85	91	0	0	0	358	85
Brantford	74	50	0	13	0	4	74	67
Greater Sudbury	63	74	0	0	0	36	63	110
Guelph	54	58	14	32	1	0	69	90
Hamilton	329	488	267	79	0	0	596	567
Kingston	93	143	0	0	0	56	93	199
Kitchener	165	260	24	148	212	32	401	440
London	201	245	13	30	4	9	218	284
Oshawa	272	310	72	13	0	40	344	363
Ottawa	778	824	292	618	4	150	1,074	1,592
Peterborough	66	60	10	3	0	0	76	63
St. Catharines-Niagara	178	167	18	12	6	84	202	263
Thunder Bay	44	49	24	0	132	12	200	61
Toronto	3,622	3,953	3,324	3,217	476	1,504	7,422	8,674
Windsor	137	102	5	25	2	12	144	139
Centres 50,000 - 99,999								
Belleville	47	40	0	0	2	0	49	40
Chatham-Kent	20	15	0	0	0	0	20	15
Cornwall	44	13	0	0	0	0	44	13
Kawartha Lakes	84	20	0	0	0	0	84	20
Norfolk	26	54	1	1	0	0	27	55
North Bay	25	31	0	0	0	4	25	35
Sarnia	13	47	0	0	0	0	13	47
Sault Ste. Marie	35	27	0	0	0	20	35	47

Source: CMHC (Starts and Completions Survey)

Table 3.5: Completions by Submarket and by Intended Market
Ontario Region
January - March 2013

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012	YTD 2013	YTD 2012
Centres 10,000 - 49,999								
Bracebridge	11	13	0	0	0	0	11	13
Brighton	15	12	0	n/a	0	n/a	15	12
Brock	4	1	0	n/a	0	n/a	4	1
Brockville	15	8	90	0	0	0	105	8
Centre Wellington	19	21	0	0	1	0	20	21
Cobourg	12	22	0	4	0	0	12	26
Collingwood	36	29	16	0	0	0	52	29
Elliot Lake	1	2	0	0	0	0	1	2
Erin	5	13	0	0	0	0	5	13
Essex	8	6	0	n/a	0	n/a	8	6
Gravenhurst	11	4	0	0	0	0	11	4
Greater Napanee	11	5	0	0	0	0	11	5
Haldimand County	21	23	0	0	0	0	21	23
Hunstville	25	14	0	0	0	0	25	14
Ingersoll	15	9	0	0	0	0	15	9
Kenora	3	1	0	0	0	0	3	1
Kincardine	4	4	0	n/a	0	n/a	4	4
Lambton Shores	0	0	0	0	0	0	0	0
Leamington	13	40	0	0	0	0	13	40
Meaford	6	8	0	0	0	0	6	8
Midland	24	10	0	0	2	0	26	10
Mississippi Mills	26	15	0	0	0	0	26	15
North Grenville	27	32	0	n/a	0	n/a	27	32
North Perth	8	7	0	0	0	0	8	7
Orillia	16	32	0	0	0	3	16	35
Owen Sound	8	11	0	0	0	0	8	11
Petawawa	24	34	0	0	0	0	24	34
Port Hope	19	6	0	0	0	0	19	6
Prince Edward County	21	13	0	0	0	0	21	13
Saugeen Shores	17	24	0	0	0	0	17	24
Scugog	2	1	0	n/a	0	n/a	2	1
Stratford	4	6	0	0	0	0	4	6
Temiskaming Shores	8	3	0	0	0	0	8	3
The Nation	24	53	0	n/a	0	n/a	24	53
Tillsonburg	11	8	0	0	0	0	11	8
Timmins	15	8	0	0	0	0	15	8
Trent Hills	8	3	0	0	0	0	8	3
Wasaga Beach	27	79	4	39	5	0	36	118
West Grey	12	9	0	0	0	0	12	9
West Nipissing	6	12	0	0	4	4	10	16
Woodstock	33	59	0	0	0	0	33	59
Total Ontario (10,000+)	7,225	7,786	4,265	4,234	851	1,970	12,341	13,990

Source: CMHC (Starts and Completions Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2013

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Belleville													
Q1 2013	0	0.0	1	3.6	12	42.9	14	50.0	1	3.6	28	318,400	325,393
Q1 2012	0	0.0	0	0.0	10	45.5	11	50.0	1	4.5	22	317,450	330,055
Year-to-date 2013	0	0.0	1	3.6	12	42.9	14	50.0	1	3.6	28	318,400	325,393
Year-to-date 2012	0	0.0	0	0.0	10	45.5	11	50.0	1	4.5	22	317,450	330,055
Chatham-Kent													
Q1 2013	1	7.7	0	0.0	1	7.7	6	46.2	5	38.5	13	399,000	420,615
Q1 2012	0	0.0	4	26.7	3	20.0	8	53.3	0	0.0	15	329,000	306,100
Year-to-date 2013	1	7.7	0	0.0	1	7.7	6	46.2	5	38.5	13	399,000	420,615
Year-to-date 2012	0	0.0	4	26.7	3	20.0	8	53.3	0	0.0	15	329,000	306,100
Cornwall													
Q1 2013	1	5.6	1	5.6	9	50.0	7	38.9	0	0.0	18	260,193	283,616
Q1 2012	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	3	--	--
Year-to-date 2013	1	5.6	1	5.6	9	50.0	7	38.9	0	0.0	18	260,193	283,616
Year-to-date 2012	0	0.0	0	0.0	2	66.7	1	33.3	0	0.0	3	--	--
Kawartha Lakes													
Q1 2013	0	0.0	4	4.8	66	79.5	13	15.7	0	0.0	83	260,900	266,661
Q1 2012	1	5.0	2	10.0	15	75.0	2	10.0	0	0.0	20	249,000	249,990
Year-to-date 2013	0	0.0	4	4.8	66	79.5	13	15.7	0	0.0	83	260,900	266,661
Year-to-date 2012	1	5.0	2	10.0	15	75.0	2	10.0	0	0.0	20	249,000	249,990
Norfolk													
Q1 2013	0	0.0	0	0.0	16	57.1	5	17.9	7	25.0	28	292,450	391,332
Q1 2012	0	0.0	0	0.0	21	37.5	32	57.1	3	5.4	56	325,000	344,498
Year-to-date 2013	0	0.0	0	0.0	16	57.1	5	17.9	7	25.0	28	292,450	391,332
Year-to-date 2012	0	0.0	0	0.0	21	37.5	32	57.1	3	5.4	56	325,000	344,498
North Bay													
Q1 2013	0	0.0	0	0.0	0	0.0	12	100.0	0	0.0	12	367,250	369,033
Q1 2012	0	0.0	0	0.0	2	13.3	13	86.7	0	0.0	15	375,500	369,673
Year-to-date 2013	0	0.0	0	0.0	0	0.0	12	100.0	0	0.0	12	367,250	369,033
Year-to-date 2012	0	0.0	0	0.0	2	13.3	13	86.7	0	0.0	15	375,500	369,673
Sarnia													
Q1 2013	0	0.0	0	0.0	9	52.9	8	47.1	0	0.0	17	289,900	326,941
Q1 2012	1	2.8	0	0.0	22	61.1	12	33.3	1	2.8	36	282,500	309,575
Year-to-date 2013	0	0.0	0	0.0	9	52.9	8	47.1	0	0.0	17	289,900	326,941
Year-to-date 2012	1	2.8	0	0.0	22	61.1	12	33.3	1	2.8	36	282,500	309,575
Sault Ste. Marie													
Q1 2013	0	0.0	0	0.0	6	66.7	3	33.3	0	0.0	9	--	--
Q1 2012	0	0.0	0	0.0	4	33.3	6	50.0	2	16.7	12	374,900	396,283
Year-to-date 2013	0	0.0	0	0.0	6	66.7	3	33.3	0	0.0	9	--	--
Year-to-date 2012	0	0.0	0	0.0	4	33.3	6	50.0	2	16.7	12	374,900	396,283
Barrie CMA													
Q1 2013	2	1.1	0	0.0	19	10.1	146	77.7	21	11.2	188	369,945	412,745
Q1 2012	0	0.0	0	0.0	4	5.1	58	74.4	16	20.5	78	389,990	429,773
Year-to-date 2013	2	1.1	0	0.0	19	10.1	146	77.7	21	11.2	188	369,945	412,745
Year-to-date 2012	0	0.0	0	0.0	4	5.1	58	74.4	16	20.5	78	389,990	429,773

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2013

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brantford CMA													
Q1 2013	0	0.0	0	0.0	16	24.2	42	63.6	8	12.1	66	352,495	393,747
Q1 2012	0	0.0	0	0.0	18	36.0	19	38.0	13	26.0	50	347,450	422,838
Year-to-date 2013	0	0.0	0	0.0	16	24.2	42	63.6	8	12.1	66	352,495	393,747
Year-to-date 2012	0	0.0	0	0.0	18	36.0	19	38.0	13	26.0	50	347,450	422,838
Greater Sudbury CMA													
Q1 2013	0	0.0	1	2.8	0	0.0	26	72.2	9	25.0	36	392,400	420,196
Q1 2012	0	0.0	0	0.0	7	23.3	18	60.0	5	16.7	30	339,450	377,754
Year-to-date 2013	0	0.0	1	2.8	0	0.0	26	72.2	9	25.0	36	392,400	420,196
Year-to-date 2012	0	0.0	0	0.0	7	23.3	18	60.0	5	16.7	30	339,450	377,754
Guelph CMA													
Q1 2013	0	0.0	1	2.4	0	0.0	31	75.6	9	22.0	41	412,785	442,255
Q1 2012	0	0.0	0	0.0	0	0.0	29	80.6	7	19.4	36	433,090	441,344
Year-to-date 2013	0	0.0	1	2.4	0	0.0	31	75.6	9	22.0	41	412,785	442,255
Year-to-date 2012	0	0.0	0	0.0	0	0.0	29	80.6	7	19.4	36	433,090	441,344
Hamilton CMA													
Q1 2013	0	0.0	0	0.0	10	4.7	123	57.7	80	37.6	213	459,900	558,635
Q1 2012	0	0.0	1	0.4	12	4.6	165	63.2	83	31.8	261	445,990	486,664
Year-to-date 2013	0	0.0	0	0.0	10	4.7	123	57.7	80	37.6	213	459,900	558,635
Year-to-date 2012	0	0.0	1	0.4	12	4.6	165	63.2	83	31.8	261	445,990	486,664
Kingston CMA													
Q1 2013	0	0.0	0	0.0	23	50.0	22	47.8	1	2.2	46	299,950	304,713
Q1 2012	0	0.0	0	0.0	57	72.2	19	24.1	3	3.8	79	286,000	294,425
Year-to-date 2013	0	0.0	0	0.0	23	50.0	22	47.8	1	2.2	46	299,950	304,713
Year-to-date 2012	0	0.0	0	0.0	57	72.2	19	24.1	3	3.8	79	286,000	294,425
Kitchener CMA													
Q1 2013	0	0.0	0	0.0	2	1.5	94	71.8	35	26.7	131	431,900	481,778
Q1 2012	0	0.0	0	0.0	13	6.4	157	77.3	33	16.3	203	395,000	425,542
Year-to-date 2013	0	0.0	0	0.0	2	1.5	94	71.8	35	26.7	131	431,900	481,778
Year-to-date 2012	0	0.0	0	0.0	13	6.4	157	77.3	33	16.3	203	395,000	425,542
London CMA													
Q1 2013	0	0.0	1	0.6	44	27.5	95	59.4	20	12.5	160	330,000	365,198
Q1 2012	0	0.0	5	2.1	90	38.0	130	54.9	12	5.1	237	326,500	345,121
Year-to-date 2013	0	0.0	1	0.6	44	27.5	95	59.4	20	12.5	160	330,000	365,198
Year-to-date 2012	0	0.0	5	2.1	90	38.0	130	54.9	12	5.1	237	326,500	345,121
Oshawa CMA													
Q1 2013	0	0.0	0	0.0	17	7.9	153	70.8	46	21.3	216	394,990	425,240
Q1 2012	0	0.0	0	0.0	56	22.0	154	60.6	44	17.3	254	369,990	402,260
Year-to-date 2013	0	0.0	0	0.0	17	7.9	153	70.8	46	21.3	216	394,990	425,240
Year-to-date 2012	0	0.0	0	0.0	56	22.0	154	60.6	44	17.3	254	369,990	402,260
Ottawa CMA													
Q1 2013	0	0.0	0	0.0	3	1.1	170	61.2	105	37.8	278	454,400	486,296
Q1 2012	0	0.0	0	0.0	11	3.6	182	60.1	110	36.3	303	469,900	487,962
Year-to-date 2013	0	0.0	0	0.0	3	1.1	170	61.2	105	37.8	278	454,400	486,296
Year-to-date 2012	0	0.0	0	0.0	11	3.6	182	60.1	110	36.3	303	469,900	487,962

Source: CMHC (Market Absorption Survey)

Table 4: Absorbed Single-Detached Units by Price Range in Ontario Region
First Quarter 2013

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $175,000		$175,000 - $199,999		$200,000 - $299,999		$300,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Peterborough CMA													
Q1 2013	0	0.0	0	0.0	25	50.0	21	42.0	4	8.0	50	305,700	339,989
Q1 2012	0	0.0	0	0.0	29	64.4	14	31.1	2	4.4	45	293,900	323,102
Year-to-date 2013	0	0.0	0	0.0	25	50.0	21	42.0	4	8.0	50	305,700	339,989
Year-to-date 2012	0	0.0	0	0.0	29	64.4	14	31.1	2	4.4	45	293,900	323,102
St. Catharines-Niagara CMA													
Q1 2013	1	0.8	4	3.1	20	15.4	83	63.8	22	16.9	130	390,445	418,966
Q1 2012	0	0.0	0	0.0	24	21.4	63	56.3	25	22.3	112	388,450	420,794
Year-to-date 2013	1	0.8	4	3.1	20	15.4	83	63.8	22	16.9	130	390,445	418,966
Year-to-date 2012	0	0.0	0	0.0	24	21.4	63	56.3	25	22.3	112	388,450	420,794
Thunder Bay CMA													
Q1 2013	0	0.0	0	0.0	0	0.0	7	100.0	0	0.0	7	--	--
Q1 2012	0	0.0	0	0.0	6	35.3	11	64.7	0	0.0	17	329,900	330,459
Year-to-date 2013	0	0.0	0	0.0	0	0.0	7	100.0	0	0.0	7	--	--
Year-to-date 2012	0	0.0	0	0.0	6	35.3	11	64.7	0	0.0	17	329,900	330,459
Toronto CMA													
Q1 2013	0	0.0	1	0.0	16	0.7	708	30.5	1,595	68.8	2,320	604,990	713,534
Q1 2012	2	0.1	0	0.0	39	1.5	865	33.0	1,713	65.4	2,619	565,990	658,844
Year-to-date 2013	0	0.0	1	0.0	16	0.7	708	30.5	1,595	68.8	2,320	604,990	713,534
Year-to-date 2012	2	0.1	0	0.0	39	1.5	865	33.0	1,713	65.4	2,619	565,990	658,844
Windsor CMA													
Q1 2013	3	2.7	7	6.2	37	32.7	61	54.0	5	4.4	113	300,000	322,070
Q1 2012	1	1.3	3	3.8	32	40.5	38	48.1	5	6.3	79	300,000	342,902
Year-to-date 2013	3	2.7	7	6.2	37	32.7	61	54.0	5	4.4	113	300,000	322,070
Year-to-date 2012	1	1.3	3	3.8	32	40.5	38	48.1	5	6.3	79	300,000	342,902
Total Urban Centres in Ontario (50,000+)													
Q1 2013	8	0.2	21	0.5	351	8.4	1,850	44.0	1,973	46.9	4,203	484,900	582,915
Q1 2012	5	0.1	15	0.3	477	10.4	2,007	43.8	2,078	45.4	4,582	485,900	551,847
Year-to-date 2013	8	0.2	21	0.5	351	8.4	1,850	44.0	1,973	46.9	4,203	484,900	582,915
Year-to-date 2012	5	0.1	15	0.3	477	10.4	2,007	43.8	2,078	45.4	4,582	485,900	551,847

Source: CMHC (Market Absorption Survey)

Table 5: MLS® Residential Activity for Ontario Region
First Quarter 2013

		Number of Sales[1]	Yr/Yr[2] (%)	Sales SA[1]	Number of New Listings[1]	New Listings SA[1]	Sales-to-New Listings SA[2]	Average Price[1] ($)	Yr/Yr[2] (%)	Average Price[1] ($) SA
2012	January	10,352	4.9	17,222	24,344	29,004	59.4	357,766	6.2	371,814
	February	15,148	11.7	17,399	28,994	30,051	57.9	389,726	8.6	386,080
	March	20,034	5.1	17,667	37,327	30,525	57.9	393,153	8.0	396,017
	April	22,054	12.5	17,581	38,102	30,358	57.9	404,548	7.9	397,499
	May	23,569	6.8	16,838	42,449	30,313	55.5	401,567	5.9	386,866
	June	20,842	-7.4	16,447	36,151	30,669	53.6	393,404	4.7	383,794
	July	18,020	-0.9	16,373	32,143	30,483	53.7	366,872	1.5	378,928
	August	15,939	-11.1	15,798	28,206	29,490	53.6	365,750	5.5	379,100
	September	14,153	-18.4	15,738	31,889	30,920	50.9	376,857	5.1	384,290
	October	15,895	-2.7	15,769	28,886	29,755	53.0	382,307	2.6	382,289
	November	13,220	-13.0	15,406	21,803	30,044	51.3	375,777	0.9	380,301
	December	8,394	-17.2	15,389	10,706	29,385	52.4	367,858	3.6	384,411
2013	January	9,905	-4.3	15,598	25,961	29,289	53.3	372,330	4.1	385,747
	February	12,842	-15.2	15,512	25,595	28,765	53.9	392,962	0.8	390,620
	March	16,583	-17.2	15,830	33,976	30,336	52.2	405,780	3.2	393,647
	April									
	May									
	June									
	July									
	August									
	September									
	October									
	November									
	December									
	Q1 2012	45,534	7.2	52,288	90,665	89,580	58.4	383,968	7.8	384,739
	Q1 2013	39,330	-13.6	46,940	85,532	88,390	53.1	393,170	2.4	390,022
	YTD 2012	45,534	7.2		90,665			383,968	7.8	
	YTD 2013	39,330	-13.6		85,532			393,171	2.4	

MLS® is a registered trademark of the Canadian Real Estate Association (CREA).

[1]Source: CREA
[2]Source: CMHC, adapted from MLS® data supplied by CREA

Table 6: Level of Economic Indicators for Ontario Region
First Quarter 2013

		Interest Rates			Employment SA (,000)	Unemployment Rate (%) SA	Migration Total Net	Consumer Confidence Index (2002=100)	Average Weekly Wages ($)	Manufacturing Shipments ($,000)	Exchange Rate (U.S. cents)
		P & I Per $100,000	Mortgage Rates (%) 1 Yr. Term	5 Yr. Term							
2012	January - March	596	3.3	5.3	6,756.3	7.7	17,350	69.1	880	66,397,863	100.34
	April - June	601	3.2	5.3	6,770.1	7.8	29,572	59.3	892	71,243,220	98.72
	July - September	595	3.1	5.2	6,788.0	7.9	25,963	67.8	894	66,928,263	100.95
	October - December	595	3.1	5.2	6,828.0	8.0	4,626	68.4	889	67,413,225	100.42
2013	January - March	593	3.0	5.2	6,840.7	7.7		76.3	883		98.53
	April - June										
	July - September										
	October - December										

Table 6.1: Growth[(1)] of Economic Indicators for Ontario Region
First Quarter 2013

		Interest Rates			Employment SA	Unemployment Rate SA	Migration Total Net	Consumer Confidence Index	Average Weekly Wages	Manufacturing Shipments	Exchange Rate
		P & I Per $100,000	Mortgage Rates 1 Yr. Term	5 Yr. Term							
2012	January - March	-0.6	-0.2	-0.1	0.9	-0.3	-15.5	-6.3	1.3	5.9	-1.6
	April - June	-2.1	-0.4	-0.2	0.4	0.0	-0.3	-22.7	2.2	12.1	-5.2
	July - September	-0.8	-0.4	-0.1	0.6	0.3	-25.6	-0.5	3.1	3.7	0.4
	October - December	-0.5	-0.4	0.0	1.3	0.1	-62.1	12.9	2.1	0.3	1.6
2013	January - March	-0.5	-0.3	0.0	1.3	0.0		10.4	0.5		-1.8
	April - June										
	July - September										
	October - December										

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted
(1) Growth year over year expressed in percentage

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM), Conference Board of Canada

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2006 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modelled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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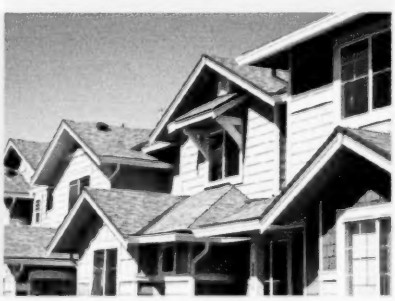

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